

# Texas Severe Storms TX-4332-DR

Media Analysis Report/Morning Edition September 12, 2017

#### Hot Issues

None

# Analysis/Trends

- Print and broadcast stories are focusing on the struggles survivors are facing with rebuilding and housing. Survivors are voicing concern over losing everything while uncertain about **FEMA** aid. Housing shortage is a problem for thousands of others. Many are returning to damaged homes, sometimes filled with mold, as a Beaumont Enterprise article pointed out.
- Flood insurance and flood mapping were the focus of many reports with problems with NFIP being the most notable. There was wide coverage of a Rice University study on **FEMA** floodplain flaws.
- **FEMA** coverage consists of the announcement of DRC openings, a town hall meeting in Huntsville, Corpus Christi station hosting Facebook live with **FEMA**, and **FEMA** hiring Texas residents for recovery jobs.
- Hurricane Irma continues to dominate coverage with comparisons to Harvey mentioned and the strain two hurricanes are putting on **FEMA**.

# Social Media Analysis

#### **Hurricane Harvey – Social Listening Report – 9/11/17 1900 ET**

This report is being distributed to FEMA External Affairs at Headquarters and Region 6, FEMA Office of Response and Recovery, NRCC Situational Awareness, Louisiana state, Red Cross, USCG, and HHS/ASPR.

This report compiled by Julie Foster, Julie.Foster@fema.dhs.gov

**Summary:** The volume of the Harvey discussions continue to decline slowly with recovery efforts due to the noise from Irma and the anniversary of 9/11. Since the last report FEMA discussions have increased discussing FEMA and their church based group's relationships. There are a lot of mixed reactions between the public and survivors on their perceptions of the church assisting more in recovery then FEMA does. A lot of survivors are feeling even more left out from federal and local government assistance since an article from a major news outlet post stated that Governor Greg Abbott received \$135 million in FEMA aid to help with cleanup in only the Houston and Harris area. Both survivors and the public are having a lot of positive reactions to Baytown county teachers overcoming the returning of school since Harvey.

## Summary of Coverage

- Disaster Recovery Centers open in Baytown, Katy and Houston
- FEMA town hall meeting set for Thursday in Huntsville
- Corpus Christi TV station to host Facebook live with FEMA
- Many Houston survivors waiting on FEMA assistance determination
- FEMA helping La Grange homeowners start over
- La Grange continues to rebuild after Harvey destruction
- Richmond hurricane survivors still inundated with problems from Harvey
- Small Texas towns devastated by Harvey struggle to rebuild amid poverty
- Short-term food assistance available to Harvey survivors starting Wednesday
- FEMA seeking Texas residents for Harvey recovery jobs
- Congress to decide additional funding to help Harvey survivors
- Fort Bragg paratroopers deploy to Florida in Hurricane Irma's aftermath
- Georgia Governor tells Irma evacuees to stay put until it's safe
- Hurricanes Harvey and Irma put stretch and strain on FEMA
- Thousands of evacuees still in shelters across Houston
- Beaumont survivors forced to live in moldy homes with nowhere else to go
- Texas prepares for Harvey housing recovery efforts
- SBA loans offer a lifeline to hurricane survivors without flood insurance
- Insurance industry says they are doing a favor for federal government by participating in NFIP
- Problems with the National Flood Insurance Program
- FEMA flood maps may not have reflected risk in Houston
- Red Cross offering \$400 through assistance program
- Corpus Christi high school students lend a helping hand to hurricane survivors
- Opinion: Texas begins long road to recovery from Harvey
- Opinion: Harvey damage to gulf coast could exceed Katrina and Sandy combined
- Opinion: Texans do the right thing when it comes to Hurricane Harvey
- Social Media

### Notable Quotes

"We're having to live in a house that has mold in it, because there's no lodging. There's nowhere to live."-Aaron Payne, Port Arthur resident

"At least the government is here. I will have to wait and see if I can get a FEMA trailer to live in or some money to buy another trailer." – Dennis Finner, Aransas County resident

"The people that have been flooded out have lost everything, have lost their clothes, their furniture, their food—everything." – Evalyn Moore, Richmond Mayor

"The poor will stay and rebuild, because they have nowhere else to go and no way to get out." - Chuck Shamel, Good Samaritan exec. board member

"We used to come down here when I was a kid for the hurricanes. My parents would bring a generator and hook it up. And we would listen to the rain and wind. Hurricanes are part of living on the coast. I'm not leaving." – George Brown, Port Aransas real estate broker

"Harvey is very unique because he strengthened so quickly so close to the coast. And basically, every storm I've ever dealt with before came in—and you had 24-30 hours of miserable weather—and then they were gone somewhere; this was not the case with Harvey." – Robert Hebert, Fort Bend County Judge

#### Headlines

FEMA disaster center opens in Baytown

FEMA town hall meeting set for Thursday in Huntsville

**KZTV** to host Facebook Live with FEMA spokesperson

Harvey victims in limbo as they wait for FEMA assistance

FEMA helping La Grange residents with resources

La Grange homeowners, small business owners eligible for loans after Harvey destruction

Brazos surpasses 2016 record flood crest, creates chaos for nearby homeowners

'Nowhere else to go': Small Texas towns decimated by hurricane struggle to rebuild amid poverty

Harvey victims can apply for short-term food assistance starting Wednesday

FEMA seeking Texas residents for Harvey recovery jobs

Congress week ahead: Disaster relief, defense policy bill

Fort Bragg Paratroopers Deploying To Florida For Irma Relief

Gov. Deal Tells Georgians, Evacuees To Hunker Down For Irma

Record-breaking Hurricanes Stretch And Strain FEMA

**Social Media** 

#### Housing

Thousands of evacuees, including homeless, still in shelters

Moldy homes only place to go for some

**Louisiana Helps Texas As It Plans For Harvey Housing Recovery Efforts** 

## Flood Insurance, Flood Maps, and Flooding

For Many in Houston Without Flood Insurance, SBA Loans Offer a Lifeline

With federal flood insurance, corporations get a third of premiums and taxpayers get the bill

National Flood Insurance Will Help Clean Up After Irma And Harvey. And That's A Problem.

**Emmett: All Options On Table To Improve Flood Control After Harvey** 

FEMA flood maps missed past damage near Houston

### Volunteers/Donations/Charities

American Red Cross to provide \$400 through immediate assistance program **Incarnate Word Academy Students Help Hurricane Victims** 

#### Opinion

Column: Texas Begins Long March Toward Recovery From Hurricane ...

Ray Perryman, Board Of Contributors: Harvey Damage To Gulf Coast May Exceed Katrina, Sandy

Combined

Texas motto could be: 'I have a bass boat and I'm coming for ya'

### Stories

## FEMA disaster center opens in Baytown

The Baytown Sun By Christopher James September 12, 2017

The Baytown Community Center is now one of three disaster recovery centers in the greater Houston area.

As of Monday, three Federal Emergency Management Agency Disaster Recovery Centers opened in Baytown, Katy and Houston to offer in-person support to individuals and businesses.

FEMA DRC Manager Linda Williams says representatives are ready to take care of any residents affected by Harvey with a multitude of services.

"Once they sign in they'll sit down with applicant service specialist and what they'll do is review their records and try to catch anything that's outstanding or pending," said Williams. "And then they'll try to get documentation needed for each situation."

The Disaster Recovery Center in Baytown will be open from 7 a.m. – 7 p.m. daily and is likely going to stay for about 30 days. But if FEMA representatives feel that more people need assistance they will extend their stay.

Representatives from the Governor's Office of Homeland Security and Emergency Preparedness, U.S. Small Business Administration, volunteer groups and other agencies are at the center to answer questions about disaster assistance and low-interest disaster loans for homeowners, renters and businesses.

Representatives can also help survivors apply for federal disaster assistance.

Some services may include:

- Guidance regarding disaster recovery
- Clarification of any written correspondence received
- Housing assistance and rental resource information
- Answers to questions, resolution to problems and referrals to agencies that may provide further assistance
- Status of applications being processed by FEMA

Although those affected by Harvey are not required to register with FEMA before visiting the disaster center, FEMA officials say they should do so if possible.

Registration can be done through:

- Online at www.DisasterAssistance.gov
- Phone at 800-621-3362
- The FEMA app available for Apple and Android mobile devices. To download visit www.FEMA.gov/mobile-app.

When registering, survivors should have the address of the location where the damage occurred (pre-disaster address), current mailing address, current telephone number, insurance information, total household annual income, routing and account number for checking or savings account (this allows FEMA to directly transfer disaster assistance funds into a bank account) and a description of disaster-caused damage and losses.

The City of Baytown and FEMA say that cleaning up and making temporary repairs to storm-damaged property will not disqualify you from federal disaster assistance.

Some reports that disaster survivors should not remove flood-damaged sheetrock, flooring, carpet, etc. until the house is assessed by FEMA or insurance adjustors. But this is false.

Property owners are encouraged to document storm damage to their properties by photograph of video. Residents can then begin cleaning up and can start making repairs.

With a lot of misinformation circulating online, you can visit www.fema.gov/disaster/4332/updates/rumor-control to check validity of some claims.

# FEMA town hall meeting set for Thursday in Huntsville

KBTX-TV, Bryan, TX

By Rusty Surette | September 11, 2017

HUNTSVILLE, Tex. - The Walker County Office of Emergency Management has invited the public to attend a town hall meeting with representatives of the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA) on disaster recovery after Hurricane Harvey. The meeting will be at the Walker County Storm Shelter (455 State Highway 75 North, 77320) at 7:00 p.m. on Thursday, September 14.

"This is a good opportunity for everybody to get their FEMA and SBA questions answered, as we'll have the experts there. We will also have our public assistance group there so people can register if they haven't already," said Butch Davis, Walker County Emergency Management Coordinator.

For more information, call Walker County at 936-435-8035.

## **KZTV** to host Facebook Live with FEMA spokesperson

KZTV-TV, Corpus Christi

September 11, 2017

CORPUS CHRISTI - Several people in the Coastal Bend who were significantly impacted by Hurricane Harvey are still in need of help.

FEMA assistance is available to those affected by Harvey and can go online to disasterassistance.gov for help or call 1-800-621-FEMA.

Federal disaster areas include these counties:

Nueces

Aransas

Refugio

Goliad

Calhoun

Kleberg

San Patricio

Bee

Victoria

This Wednesday at 7 p.m. Action 10's Sonya Hill will speak with a FEMA spokesperson live on the KZTV Action 10 Facebook page to answer any questions you may have regarding FEMA.

If you have a question, send them to our KZTV Action 10 Facebook page or submit them during our Facebook live session Wednesday evening.

Also, if you would like to contribute to our "Give to the Gulf" fundraiser, visit kztv10.com/strong. All proceeds will go to the Coastal Bend Disaster Recovery group and the American Red Cross of the Coastal Bend, and will stay in the Coastal Bend.

# Harvey victims in limbo as they wait for FEMA assistance

KHOU-TV, Houston, TX

By Melissa Correa

September 11, 2017

HOUSTON - FEMA, the nation's disaster agency, reports about 700,000 applications have already been submitted by people affected by Harvey.

FEMA reports 40 percent of those applications, 280,000, were filled out by people living within the Houston area. A bulk of them are still pending, with FEMA not yet making a decision on how much help each applicant will receive, if any.

Florence Jones is a 74-year old woman who lives in east Houston. Her home was gutted after water flooded the interior.

It's been about two weeks since Houston was under water. Jones is just now filing for FEMA assistance.

"I was at the hospital with my daughter. She had brain surgery," Jones said before she detailed that also within the two weeks her brother died. "We want to have a memorial service for him in New Orleans, but we haven't had a chance to do that yet."

Jones said she lost everything.

"Any kind of assistance. I have to start all over," Jones said.

A trio of FEMA Disaster Recovery Centers opened today: Greenspoint Mall, Katy Mills Mall and Baytown Community Center. They're each open from 7 a.m. to 7 p.m. until further notice.

"Pretty much anyone who is living in the affected area has the right, has the ability to come in and seek assistance, whether it's a loss of car, a job, a legal issue," said Paul Timmons on behalf of FEMA.

"Well, everything is pending right now, but they're going to call. They have three phone numbers to call," Jones said.

Timmons says every case is different, and folks shouldn't wait or call for an email. They should reach out and keep reaching out.

"I'm hoping they'll be able to help all of us," Jones said.

## FEMA helping La Grange residents with resources

FOX7, Austin, TX By Ashley Paredez

September 11, 2017

FAYETTE COUNTY, Texas - Now that Tropical Storm Harvey has come and gone, many communities are starting over.

In La Grange, residents are hoping to build back what was lost. But, they aren't in this alone.

FEMA set up a Disaster Recovery Center (DRC) in La Grange over a week ago. Hundreds of people have stopped by, which is why they'll continue to stay open seven days a week.

It's not easy for La Grange resident Brenda Smith to ask for help since it's acknowledging her current situation, that she practically lost everything. photo

"Not knowing where you're going to live. I mean, I don't want to stay with my folks forever but you know, there's no housing available here. You've got people without homes. It's difficult," said Brenda Smith, La Grange resident, evacuee.

It's a sentiment that can be felt across the city of La Grange. More than 250 residential structures suffered some type of damage from Tropical Storm Harvey. As a result, hundreds were displaced.

FEMA said 528 Fayette County residents have already registered for disaster assistance. Many have stopped by the Disaster Recovery Center (DRC) located at the Randolph Recreation Center.

FEMA has been mostly handling housing needs through their Transitional Shelter Assistance (TAC) program. Those who qualify get set up in a hotel room. They also help with critical and personal needs. Smith and her daughter just got their first check.

"Right now, it's a beginning and it's a start. We're just blessed to have it," said Smith.

FEMA also works with other agencies. They've been referring people to the U.S. Small Business Administration, which is set up at the same location. There are several different loan options people can apply for.

"Personal property loans for homeowners and renters. It's up to 40,000 and that's to replace the contents of the home. your cars, anything that was damaged by the flood," said Laurie Dana, public affairs specialist, U.S. Small Business Administration.

FOX 7 also saw the Salvation Army stopping by in their mobile unit. They are hoping that even providing something small, can brighten someone's day.

"We're also very deeply affected personally by all this. It gives us a feeling of personal satisfaction to be able to help people," says Frank Wells, volunteer, Williamson County Salvation Army.

"I think La Grange has been blessed. Lives were spared here and, this community has had people from all over the world come and help us. I don't think we've been overlooked by any means; we've been blessed," says Smith.

La Grange had a city council meeting on Monday. They were planning to talk about recovery efforts including removal of debris and possibly waiving building permit and associated construction fees.

For more information: www.fema.gov.

# La Grange homeowners, small business owners eligible for loans after Harvey destruction

KVUE-TV, Austin, TX By Rebeca Trejo September 11, 2017

LA GRANGE, TEXAS - Neighbors in La Grange continue to rebuild following Hurricane Harvey's devastation.

FEMA said they have received about 530 disaster relief applications from Fayette County alone.

Some of those are small business owners, who have applied for small business loans.

Allan Minarcik owns a construction and decorative shop, along with a small shopping strip off West Travis St. in La Grange.

Nearly six feet of water flooded his construction shop.

"Broke one window out," said Minarcik. "A lot of stuff floated out. Kind of went down the river."

He said it will cost him about \$80,000-\$85,000.

"It's one big mess," he said.

But he said they have had a lot of help. "A lot of voluntary help. A lot of our employees ... they've done great. And if you look around today, we're cleaned up,"

Among his recovery efforts -- applying for a small business loan.

Laurie Dana, a spokeswoman for the US Small Business Administration, said the organization provides long-term, low-interest disaster loans to homeowners, renters, nonprofits and businesses of all sizes.

Interest rates for homeowners are as low as 1.75 percent and 3.3 percent for businesses.

The rates, of course, depend on credit history.

- · Up to \$200,000 in disaster loans are available to homeowners to repair or replace a damaged or destroyed primary residence
- · Up to \$40,000 to homeowners or renters to repair or replace damaged or destroyed personal property, such as cars
- Up to \$2 million for small businesses to replace or repair real estate, inventory, assets

The SBA said if you have been affected by a disaster, register with FEMA first and the organization can refer you to an SBA loan.

The organization also said apply even if you have insurance.

Minarcik said even if he qualifies, he is weighing his options. He's lost a lot, but he reminds us: "It's a loss, but it's all stuff that can be recovered, so we'll just do it again."

The Small Business Administration said the deadline to apply for physical damage assistance through them is October 24.

For more information on SBA disaster assistance loans click here.

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Brazos surpasses 2016 record flood crest, creates chaos for nearby homeowners

The Impact Newspaper, Pflugerville, TX

By Rebecca Hennes September 11, 2017 After nearly two weeks since Hurricane Harvey ravaged the Texas coast, Richmond residents are still dealing with the aftermath of the storm that some weather officials are calling one of the worst disasters in Texas history.

A Richmond neighborhood on the east side of the Brazos River and several outside areas in Richmond's extraterritorial jurisdiction were the most affected, Richmond Mayor Evalyn Moore said.

"The people that have been flooded out have lost everything, have lost their clothes, their furniture, their food—everything," Moore said.

A 'double punch' storm

Fort Bend County experienced extreme flooding that left much of the area inundated for days, including Richmond. The Brazos River, which neighbors Richmond, passed the 2016 record flood level of 54.7 feet after reaching 55.19 feet on Aug. 31.

The emergency declaration issued for the county expires Sept. 12, but Fort Bend County Judge Robert Hebert said he expects it will be extended.

"The river is back within its banks ...[but] we are still dealing with an emergency throughout the county," Hebert said.

In late August, thousands of homes in Fort Bend County experienced major flooding: Over 5,000 people were rescued and two people died, as of Aug. 30. In Houston, the death toll has risen to 60 suspected flooding-related deaths, according to the Associated Press.

Nearly 22 percent of the entire county was flooded at its peak, and 464 roads were closed while about 74 are still closed as the floodwaters continue to recede, according to Jeff Braun, emergency management coordinator for the Fort Bend County Office of Emergency Management. The county was able to open 29 shelters during the storm, and three still remain open as of press time.

Hurricane Harvey created a double punch of record rainfall and river induced-flooding, Hebert said. One factor that contributed to the rarity of the storm was the fact that Harvey stalled over the area for several days, which lead to the massive amount of rainfall and torrential flooding.

"Harvey is very unique because he strengthened so quickly so close to the coast," Hebert said.

"And basically, every storm I've ever dealt with before came in—and you had 24-30 hours of miserable weather—and then they were gone somewhere; this was not the case with Harvey."

Hebert said estimates at a minimum the county will have suffered at least \$20 million in losses. He said now the county is focused on recovery efforts, which consist of debris management, damage assessment and addressing recovery issues.

Braun said a short-term damage assessment was expected to be finished Sept. 8 and then a longer term, more detailed damage assessment will be done over the next week and a half.

"This is required by state and federal authorities to make sure that federal monies move as quickly as possible into our area and the state of Texas," Braun said.

Assessing the aftermath

The damage Hurricane Harvey will cost Texas is estimated to be \$160 billion, according to a statement from Joel Myers, founder, president and chairman of AccuWeather.

"The economy's impact, by the time its total destruction is completed, will approach \$160 billion, which is similar to the combined effect of hurricanes Katrina and Sandy," Myers said in the statement.

People all over the Greater Houston area and beyond have helped with relief efforts, many of whom have been acknowledged in the national media. Local Richmond residents are also working to help those affected by the storm; on Sept. 5, Mauro and Celma Forastieiri, franchise owners of The Big Salad in Richmond, offered free meals to help with area relief efforts.

"What happened here is an unfathomable disaster. People here are hurting and they're hungry," Mauro Forastieiri said in a statement.

Disaster recovery resources in place include Federal Emergency Management Agency disaster survival assistance teams and disaster recovery centers that are being set up to help residents applying for FEMA assistance. Locations of the centers will be finalized after inspectors can assess proposed facilities and set up the centers, according to Caroline Egan, disaster recovery manager for the Fort Bend OEM.

"We are encouraging all of our residents who have been impacted to register for FEMA assistance," Egan said.

Hebert said most Texas counties are focused on dealing with the direct implications of their areas for the time being, but he thinks it is inevitable that the government will craft legislation to help provide more aid for those affected by Harvey.

"A significant portion of the state of Texas has water in homes, [there is] billions of dollars in damage," Hebert said. "Nobody in recorded history has experienced the rainfall like this in Texas, maybe in the entire [U.S.] ... that's the enormity of what we just went through."

For some county residents, federal legislation could be critical.

"If your received benefits in a previous flood in Fort Bend County, you're no longer eligible and they [FEMA] have to deny you," Hebert said.

There are some gray areas to this rule though, according to Hebert. He said he and U.S. Rep. Pete Olson, R-Sugar Land, are working to help people denied by FEMA.

"He has set up a disaster recovery desk in his office and he will take each one of those [denied cases] and pursue them with FEMA and get you an answer," Hebert said.

Hebert said recovery efforts and other implications of the storm like the impact on the tax rate could take weeks and even months to finish.

"This is the frustrating period in these floods," he said. "We've been through this before; we've just never had so many people out there suffering. ... It takes us time to get the assets and the equipment through the bureaucratic process ... but once we get started, things start to happen fast."

# 'Nowhere else to go': Small Texas towns decimated by hurricane struggle to rebuild amid poverty

Washington Post
By Mary Lee Grant
September 10, 2017

ARANSAS PASS, Tex. — At a small rural hospital in this shrimping and tourist town of about 3,000, some patients visited the emergency room twice a day, obtaining insulin and other medications they could not afford to buy themselves. Nurses sometimes pooled their money to pay for patients' cab fare home.

"It is that kind of place," said Jen Deselms, a registered nurse who worked in the emergency room at Care Regional Medical Center before Hurricane Harvey hit last month, forcing the facility, which serves about 90,000 in three counties, to shut its doors indefinitely. "We look out for each other and for our community. Not having this hospital will be devastating for the entire area."

Since the storm passed, doctors and nurses have labored to repair the hospital themselves, mopping flooded floors and hammering two-by-fours to patch crumbling walls. In Aransas Pass and the neighboring beachfront towns that were decimated by Harvey's first brutal landfall, a tale of two recoveries has emerged. Although often described as resort towns, tourism overlays a culture of rural poverty here. These are places where old shrimpers struggle to get by on their disability checks. Folks who gave up on the cities cram into waterfront RV parks — many now destroyed by the storm — venturing to the coast to flip hamburgers or wait tables in a last-ditch effort to find their place in the sun and the sand.

Schools have shut down for the year, and residents needing medical care will have to travel at least 20 miles across the Harbor Bridge to Corpus Christi — difficult for many in an area with little public transportation.

In nearby Rockport, where retirees show their paintings of shrimp boats and pelicans in art galleries along picturesque Copano Bay and condos line the waterfront, virtually nothing remains unscathed. Nearly two weeks after the storm, electricity was still off, cellphone service was spotty, and the water wasn't back on. About 80 percent of buildings in the town were damaged, according to federal estimates.

But the path to recovery will vary.

"The poor will stay and rebuild, because they have nowhere else to go and no way to get out," said Chuck Shamel, an executive board member of the Good Samaritan, a nonprofit group that helps low-income residents with food, bills and transportation. "The rich will be back in a few weeks, when the power goes on and the golf courses open."

The 76-year-old retired counselor moved here to build his dream home with his wife, Betty, a 79-year-old retired teacher, on several wooded acres near the water. Shamel constructs wooden sailboats and sings opera, while his wife paints and fires pottery in her studio. Although Harvey damaged their house, he expects insurance to pay most of the costs. He is more concerned with those who have less.

"We are a barbell community, with 20 percent on the upper end and 20 percent on the lower," Shamel said.

Many moved to the coast hoping for a fresh start among the placid bays and sheltering oak trees, but the reality often is harsher. Jobs are scarce, salaries low, and property is expensive.

Ida Jeter, 60, who works cleaning and cooking for nuns at a Catholic shrine, is living in her car. The shrine was damaged, and many of the nuns are returning to their home base in Wisconsin, so Jeter does not know if she will have a job.

"They kicked me out of my apartment because it was so damaged," she said, bursting into tears. "I have nowhere to go."

'Bet they blame Trump'

Unlike much of South and Southeast Texas, the poverty here is concentrated in a largely white population. For a time, Rockport and neighboring Seadrift were known for the violence of white shrimpers against the newly arrived Vietnamese, who settled on the Texas coast in the 1970s. Their boats were firebombed, and the Ku Klux Klan rallied and burned a boat in effigy that they called the Viet Cong, even though the Vietnamese immigrants were from southern Vietnam and had fought the Viet Cong.

Now relations are smoother, the town speckled with popular Vietnamese restaurants and the local paper reporting enthusiastically on the accomplishments of Vietnamese students.

Unlike heavily Hispanic deep South Texas or the Houston area, with its large African American and multihued immigrant population, this is Trump country. In Aransas County, about 74 percent of voters supported Donald Trump. Boarded-up windows at a business near Rockport marina are painted with the words "Bet they blame Trump" beside an American flag.

Dennis Finner, 50, said he wishes he had seen President Trump when the latter visited the area last week.

"I am glad Trump set his feet here," Finner said. "Is he doing a good job at helping? I have no idea. I don't even have a TV anymore."

For Finner, the self-reliance he so values is eluding him in the wake of the storm. He does not like depending on government or charity.

"There is nothing like working hard with your hands all your life only to have everything you worked for taken away in a few hours," he said. "I ain't never taken anything from the government — no handouts or nothing. And now there are people by the side of the road giving out free hamburgers, and I'm eating them. It just hurts. It makes me feel like a bum."

Finner lost his trailer, which he said he had just finished paying off, so he is living in a shed on his property. His fences are down, his gate is twisted beyond recognition, and his dogs are running loose in the road. But he won't consider leaving.

'We are overwhelmed'

For many residents, the devastation left in Harvey's wake is testing a deeply held value of self-reliance. Bill Woods, who almost was killed in a motorcycle accident years ago, now lives with a painful limp, one eye permanently shut and a metal plate in his head. Yet the 60-year-old receives no disability payments.

"All the money I have, I make with my own hard work," he said.

He mows lawns for a living, but wind blew apart the trailer he used to haul his equipment. Harvey also tore apart the trailer where he lives, so he is staying with friends.

"At least the government is here," he said. "I will have to wait and see if I can get a FEMA trailer to live in or some money to buy another trailer."

Aransas County Sheriff William "Bill" Mills said that federal aid has been sufficient but that dealing with the multitude of agencies that have descended on the area to help in very specific ways has demanded great coordination.

"We are overwhelmed. We have so much to deal with," Mills said last week. "The power isn't even back on, almost every building has been damaged, people are homeless, and we are arresting looters. Our schools have been closed indefinitely. Our teachers don't have jobs. We had three people with cardiac arrests yesterday. People are trying to clean up, with this heat index and stress that is off the charts."

'Where else would I go?'

In Port Aransas — a town of 4,000 that can swell to 70,000 on weekends — the city manager has estimated that every building in town was damaged. Several friends sat in deck chairs in the parking lot of the Place Hotel, whose manager had given them rooms free after their lodgings in an old barn were flooded. The men were shirtless in the hot muggy weather; the women in shorts and midriff tops with packs of cigarettes tucked into their bras and cowboy hats. They were drinking tequila and Jack Daniel's straight from the bottle — bottles they found floating down the street when the liquor store flooded.

"There were \$300 bottles of wine just bobbing down the road," said John Adams, 57, a cook. "We got some of them, but unfortunately, they put a stop to that."

Sitting nearby was Timothy Yoke, 53, who lays tile for a living. He rode out the storm, but his apartment was flooded.

"Of course, I will stay," he said. "I love it here. I love the beach and the weather and the people. Where else would I go?"

In Port Aransas, about 80 percent of the island homes are owned by those from elsewhere, city officials said, making the town a mix of more-prosperous out-of-towners and locals who depend largely on jobs serving tourists.

Many part-time residents also dock boats in Port Aransas. At Island Moorings Marina, crane operators worked to remove dozens of boats from the mud and sand and to retrieve those that had sunk.

Rochelle Rackham, 63, slept in her beached sailboat all night. The ocean-going catamaran had broken away from the docks as the storms surge hit and floated onto dry land.

#### Must Reads

5 stories you can't afford to miss, every Saturday.

"I have to sleep here because the boat is so valuable, and I have thousands of dollars of electronic equipment on it," Rackham said between calls to Lloyd's of London to iron out insurance details. "A man came around last night and tried to break in, but I pulled my .38 on him, and he ran."

Rackham, who owns a ranch about 200 miles to the north, said she is not sure she will stick with Port Aransas after the storm.

"I think it would be simpler just to dock her in Cayman," said Rackham, who said she has sailed solo as far as Turkey and Tunisia on her boat.

George Brown, a commercial real estate broker who owns an oceanfront RV park, said that even though he lives in San Antonio, Port Aransas is part of who he is. Most of the 60 RVs in his park were destroyed, as was infrastructure, but he said he will rebuild.

"We used to come down here when I was a kid for the hurricanes," he said. "My parents would bring a generator and hook it up. And we would listen to the rain and wind. Hurricanes are part of living on the coast. I'm not leaving."

# Harvey victims can apply for short-term food assistance starting Wednesday KHOU-TV

September 11, 2017

AUSTIN - Victims of Hurricane Harvey in Texas will be able to apply for short-term food benefits beginning Wednesday.

From the office of the Governor...

Governor Greg Abbott today announced that the Texas Health and Human Services Commission (HHSC) will begin offering disaster food relief, commonly known as D-SNAP, for victims of Hurricane Harvey starting Wednesday, September 13.

The Disaster Supplemental Nutrition Assistance Program provides short-term food benefits for eligible families recovering from a disaster.

D-SNAP is available to eligible residents of the counties with a federal disaster declaration and weren't receiving benefits through regular SNAP at the time of the disaster.

"The devastation from Hurricane Harvey will impact Texas families for years to come," said Governor Abbott. "In this time of need, this program will help Texans get back on their feet faster, as they will have one less thing to worry about. The State of Texas will continue do everything it can to help Texans rebuild their lives as quickly as possible."

Texas HHSC will begin offering the benefits in stages, beginning with an 11-county area that can be served through the health and human services offices in those counties. Larger-population sites, such as in Houston and Corpus Christi, will launch in the coming days with special sites to accommodate large volumes of people who would not be able to be efficiently served through a local HHS office.

"We have Texas families who lost everything," said Texas HHS Executive Commissioner Charles Smith. "This puts a card in their hands so they can buy the food they need. Nothing is more important than feeding and taking care of our families."

Residents of the initial 11-county area must apply in person. Applications will be taken for those counties based on a rolling alphabetical order between Sept. 13 and 19.

For detailed instructions and the alphabetical order listing, go to www.hhs.texas.gov/d-snap.

Households must bring identification when applying for D-SNAP. Common types of verification include a driver's license or other government-issued photo identification.

Eligible households will receive up to two months of benefits when their cards load.

The benefit amount is equivalent to the maximum amount normally issued to a SNAP household of their size, within three days of applying.

#### More Information

People with questions about D-SNAP, including those who have special needs, should dial 2-1-1 and select option 6. For other storm-related services, including shelters, dial 2-1-1 and selection option 5. For questions about TANF, Medicaid or CHIP, dial 2-1-1 and select option 2.

To check benefit amounts, recipients can visit YourTexasBenefits.com or call the Lone Star Help Desk at 1-800-777-7EBT (1-800-777-7328).

### FEMA seeking Texas residents for Harvey recovery jobs

KVUE-TV, Austin, TX September 12, 2017

AUSTIN – Workers are needed from across the state to assist in the recovery effort from Hurricane Harvey.

The Federal Emergency Management Agency said it is partnering with the state of Texas to hire administrative, logistical and technical jobs related to the recovery. Those hired will join recovery teams already in place, and recent job postings will pay \$14-34 per hour.

FEMA and the state are looking for people to multiple positions including civil engineers, communication specialists, couriers, graphics specialists, nurses and crisis counselors. Those interested must register with the Texas Workforce Commission's website.

FEMA added it will announce more jobs in the future.

TAP OR CLICK HERE for more information.

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# Congress week ahead: Disaster relief, defense policy bill

CNN

By Ted Barrett, Deirdre Walsh, Ashley Killough and Ryan Nobles September 11, 2017

Lawmakers scrambled out of Washington last week ahead of Hurricane Irma's landfall in Florida -- but not before passing billions in emergency funding for FEMA to help the agency respond to Irma and Hurricane Harvey, which struck Texas and Louisiana last month.

As they return to the capitol, members will assess how much additional funding may be needed to help those communities recover from the storms.

The disaster relief money was tied to a short-term fiscal accord surprisingly agreed to by President Donald Trump and congressional Democrats. That means the pressure is off Republicans -- who control Congress -- until December, when they must reach a fresh deal to raise the debt ceiling and fund the government.

On a similar note, the Senate homeland security committee will hold a confirmation hearing Tuesday for Daniel Kaniewski to be deputy administrator for protection and national preparedness at FEMA.

The Senate turns its attention to the annual defense policy bill, a massive measure so important to lawmakers it has been approved each year for more than a half century. Sen. John McCain, an Arizona Republican who was recently diagnosed with brain cancer and who chairs the armed services committee, will manage the bill on the floor.

"I'm fine," McCain told CNN's Jake Tapper on "State of the Union" Sunday in regards to his cancer diagnosis. "The prognosis is pretty good. Look, this is a very vicious form of cancer that I'm facing, but all the results so far are excellent."

Democrats are preparing amendment language to fight Trump's contentious ban on transgender service members. It's unclear if they will get a vote on the emotionally charged issue.

The House resumes debate and votes on a massive omnibus spending bill for next year. Once it passes, GOP leaders can claim credit for approving all the appropriations bills for 2018. But because it breaks existing budget caps, the giant funding bill is essentially dead on arrival in the Senate, since Democrats oppose it and their votes would be needed for it to advance there.

Talks over a major tax overhaul will continue as Republicans in the House and Senate work with the White House to craft a deal to lower rates and reduce loopholes. Negotiators say they are making progress but there is no evidence they are close to announcing a deal.

A bipartisan group of senators will continue trying to come to an agreement on a bill to stabilize insurance markets by approving subsidies that help lower-income Americans buy insurance through the Affordable Care Act. Senate health committee Chairman Lamar Alexander, R-Tennessee, said last week he hopes to reach an agreement in about 10 days. The effort comes after Republicans failed to repeal Obamacare over the summer.

GOP senator: Bipartisan health care bill coming in 10 days

The Senate health committee has two hearings -- one Tuesday and one Thursday -- related to its market stabilization legislation. One will deal with state flexibility and the other healthcare stakeholders.

Investigators from the House and Senate intelligence committees and the Senate judiciary committee will continue their respective probes of Russian interference in the 2016 election and related issues.

The Senate judiciary committee will also hold a hearing Wednesday examining possible reforms to the Deferred Action for Childhood Arrivals program and the nation's guest worker programs with a variety of expert witnesses from the government, labor unions, business groups, and elsewhere. Trump announced his plans to end the program last week, giving Congress a six-month window to save the program.

The Senate will be in session Monday at 3 p.m. After observing a moment of silence in honor of the victims of 9/11, senators at 5:30 p.m. will cast a procedural vote related to the defense bill.

The House homeland security committee has a hearing examining terrorist threats around the 16th anniversary of 9/11.

The House was originally scheduled to be in Monday for votes, but due to Hurricane Irma, House votes were postponed until Tuesday, according to a notice from the House Majority Leader.

The House foreign affairs committee will hold a hearing Tuesday on North Korea sanctions and diplomacy.

# Fort Bragg Paratroopers Deploying To Florida For Irma Relief

Sarasota (FL) Herald-Tribune

By Drew Brooks September 10, 2017

The 82nd Airborne Division will deploy nearly 300 paratroopers and more than 80 military vehicles to Florida to help in the aftermath of Hurricane Irma.

As Irma bore down on the Florida coast Sunday, the soldiers on Fort Bragg began preparing for their mission.

Lt. Col. Joe Buccino, a spokesman with the 82nd Airborne Division, said soldiers were notified Saturday and put on "prepare to deploy" orders early Sunday morning.

The group of soldiers, which will be known as Task Force All American Lift, will include 293 paratroopers from across the division, led by Col. Jon P. Beale, the commander of the 82nd Airborne Division Sustainment Brigade.

The soldiers are expected to deploy late Sunday or Monday, depending on weather, Buccino said.

"The All American Division is once again ready to support the American citizenry in a time of crisis," he said. "Our thoughts and prayers are with everyone in this country affected by this hurricane."

The soldiers will stock up on Meals, Ready-to-Eat and other supplies at Fort Bragg before they deploy. Their vehicles will be a mix of Humvees, Light Medium Tactical Vehicles, fuel tankers and other large vehicles able to operate in high waters.

"Our paratroopers are standing by ready to support when called forward," Buccino said.

The 82nd Airborne Division was last asked to support hurricane relief in 2005, when about 5,000 paratroopers deployed to Louisiana in the wake of hurricanes Katrina and Rita.

The latest deployment comes weeks after dozens of Fort Bragg soldiers from other units were sent to Texas to assist in relief efforts following massive floods caused by Hurricane Harvey.

A spokesman for the 18th Airborne Corps said no other Fort Bragg units are currently set to deploy to assist in the recovery from Irma.

As of late Saturday, U.S. Army officials said there were nearly 7,500 soldiers and civilians ready to support relief efforts in Florida, Georgia, Puerto Rico and the U.S. Virgin Islands.

Gen. Robert B. "Abe" Abrams, commanding general of U.S. Army Forces Command, said that nearly 2,000 soldiers from the command — which includes the 18th Airborne Corps — 200 trucks and 39 aircraft were ready to respond in support of Hurricane Irma relief.

Drew Brooks is the military editor for the Fayetteville (North Carolina) Observer.

## Gov. Deal Tells Georgians, Evacuees To Hunker Down For Irma

Atlanta Journal-Constitution

September 11, 2017

With Hurricane Irma bearing down on Georgia, Governor Nathan Deal urged residents and evacuees alike Sunday to find a safe place and stay there until authorities give a signal that it is safe to go out.

The governor's comments followed a tour of the State Operations Center at the Georgia Emergency Management and Homeland Security Agency.

Irma is expected to reach Atlanta as a tropical storm on Monday, with 5 to 7 inches of rain and winds topping 60 mph.

Deal said 3,000 men and women from the National Guard are on call around the state, ready to respond to emergencies.

"Virtually the entire state of Georgia is going to be impacted by this hurricane," Governor Deal said. "There are certainly things we cannot control."

Deal said President Donald Trump called him early Sunday to offer assistance.

Addressing the public, Deal emphasized that people should not try to drive under extreme weather conditions.

"We urge you to not get on the roads until you have been given clearance by everyone that is required to give the clearance," Deal said.

Deal said he expected a broad swath of the state to be affected.

In response to a question about how the state's plans had shifted with the course of the storm, Deal said the state had initially been focused on coastal areas.

# **Record-breaking Hurricanes Stretch And Strain FEMA**

McClatchy

By Franco Ordonez

September 11, 2017

The devastating paths of Hurricanes Irma and Harvey have stretched the Federal Emergency Management Agency to a point unlike any in recent memory as the country looks to recover from the damage caused by

record-breaking winds and flooding across Florida, Southeast Texas and South Carolina, not to mention wildfires in the West.

The two storms have illustrated how the disaster agency — unable to be everywhere at once — has been forced to become more nimble. It has evolved from a command-and-control operation into coordinator that oversees and encourages help from outside groups, such as the private sector and nonprofits, and regular citizens in Houston who were called on to break out their canoes to help stranded neighbors when traditional search and rescue teams couldn't reach them.

"You didn't use to see that 10 to 15 years ago," said Katie Fox, acting deputy administrator at the Federal Emergency Management Agency. "Government folks have recognized that there is a huge amount of capability out there in the population. Engaging those folks is a huge help. It often used to be seen as a hindrance that you'd have to manage."

As of Monday, more than 2,300 FEMA personnel have been deployed to Florida; 1,300 are part of search and rescue teams working on the ground with the state's emergency management officials. They are among the more than 15,000 people on the ground (not counting National Guard troops) dedicated to Irma recovery who have been dispatched across the Southeast as well as to Puerto Rico and the U.S. Virgin Islands.

Another 10,000 people are on the ground in Texas and Louisiana, continuing with recovery efforts following Harvey.

Federal Emergency Management Agency Administrator Brock Long has received high marks for his handling of the first major natural disasters to test the Trump administration. He has tried to reassure the public that the disaster agency is up to the task of responding to massive back-to-back hurricanes and anything that follows.

But the reality is the full impact of Irma has yet to be realized.

The storm slammed the west coast of Florida, but the aftershocks have been felt hundreds of miles away as officials report massive flooding on Florida's east coast and north into South Carolina. The Defense Department announced Monday afternoon that an additional 10,000 people may need to be evacuated from Key West.

"The agency is being pushed to its limits right now with all these events," said Gary Webb, chairman of emergency management and disaster science at the University of North Texas. "The reality is the federal government doesn't have unlimited resources and capacity."

Even before the hurricanes, FEMA was having to deal with more than 120 large wildfires in the West that have blanketed smoke across Oregon, Washington and California as well as Idaho and Montana.

Fox says the wildfires are a separate issue, noting that the crisis is handled by personnel with a different set of expertise. But she says back-to-back hurricanes have tested FEMA in challenging ways.

Some search and rescue teams arrived in Florida with just a day's rest after searching for Harvey survivors.

"We've got more than 10,000 folks on the ground supporting Harvey. We've got 15,000 people in Irma," Fox said.

"As you look at what a massive storm Irma was, being able to do search and rescue and set up disaster recovery centers to help people get on their feet after the storm, we're certainly stretched a bit now," she said.

In terms of money, Thomas Bossert, the White House homeland security adviser, said FEMA will have what it needs and promised there would be no break in their operations.

"Right now we have plenty of resources to get through this," Bossert said. "That was the nature of the appropriation that we saw, and the second appropriation that we will see at the end of this month."

Fox emphasized the recovery is a long process, one that is not close to its end.

"The back-to-back nature of the storms has made rest challenging, but the administrator has said from the beginning — that from Harvey — that this is going to be a marathon," Fox said.

Anita Kumar contributed.

### **Housing**

# Thousands of evacuees, including homeless, still in shelters

KHOU-TV, Houston, TX
By Grace White
September 11, 2017

HOUSTON - Thousands of people are still in shelters across Houston.

There are 1,300 people in the George R. Brown Convention Center and 2,058 at NRG Center. However, there's also a number you don't see, the number of homeless who are blending in with flood evacuees.

As of today, Baker Ripley, the non-profit running the shelter operations at NRG Center announced they will not be accepting new guests. They're trying to transition these shelters, but they're running into a challenge. Not only do they have flood evacuees to help, they also have the homeless.

For every face inside the shelter there's a different story.

"A lot of people lost everything they had and they're just angry," said Kristy Bell, who is staying at the NRG Center shelter.

The majority are flood victims, but some are just people who show up looking for help.

"All I'm wanting to do is go home, I don't want to be in a shelter," said Candace Levee, who was leaving the shelter.

Some choose to leave, but Bell chose to stay and she's not a flood victim.

"I ended up here because I had my personal Harvey," said Bell.

She told us she lost her job and the roof over her head before the storm blew through.

"It can be chaotic in there," she said.

The NRG Center is home for the single mom of three at least for now.

"We've got a team of case managers, who are working with people everyday to try and figure out what their options are in terms of housing, employment if they need it," said Ann Hilbig, Vice President of Program Planning and Evaluation.

That's the challenge, as the weeks go on. Giving everyone who ended up under this roof a way out, no matter how they came in.

"I think they're helping people that really need the help with the flood, but people like myself they're being left hung out," said Bell.

We're told the shelter at GRB will be closing in the near future. NRG Center will follow, but officials say it could stay open at the most two to three more weeks. One reason being they're receiving 400 evacuees back from Dallas on Tuesday.

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## Moldy homes only place to go for some

The Beaumont Enterprise
By Liz Teitz
September 11, 2017

When the 18 inches of water in Aaron and Duchess Watts' Port Arthur home receded, it left behind ruined floors and furniture, and mold.

The 19th Street home isn't safe to live in. "It's making us sick," Duchess said. Aaron already has been to a doctor and been diagnosed with pneumonia.

They're staying in the house anyway, sleeping there at night, or sometimes in their car, because there's nowhere else to go.

They can't find a hotel room nearby, and they need to be in town to work on their house, and help Aaron's mother, Shirley Payne, gut her home as well.

"We're having to live in a house that has mold in it, because there's no lodging," Aaron said. "There's nowhere to live."

Payne is staying with a friend, but that's not a permanent situation, and her house won't be livable for a while - her floors are still wet, and her family and friends were still trying to tear up the carpets before starting on drywall.

"I can't stay indefinitely. I just don't know what I'm going to do," she said, wiping tears from the mask she wore inside her home.

With thousands of people displaced across Southeast Texas and thousands of homes ruined by Hurricane Harvey and the flooding that followed, temporary housing is badly needed but in short supply.

Hotels throughout the area are booked solid, and those that accept Transitional Sheltering Assistance from FEMA are in high demand, with few rooms to offer. The program pays for "eligible disaster survivors who have a continuing need for shelter" to stay in certain motels or hotels.

Some contacted this week said they had no availability until the end of the month, some said they were indefinitely full, others said to check back later to see if anything opened up.

FEMA spokeswoman Rita Egan said Friday that the agency provides the financial assistance for the program, but it's operated by the state, and hotels' involvement is voluntary.

Close to 2,000 hotels participate in the program, she said.

"The bad news is, they might not be in your area. That's where you start getting into some hard decisions," Egan said.

Payne, who was evacuated from her home in the El Vista area by airboat and went to two shelters in Port Arthur before she was able to go stay with family in Louisiana, said that "hard decision" leaves her without any options.

Her cars flooded inside her garage, so she has to rely on others for rides and can't drive back and forth from a hotel hundreds of miles away. She needs to be nearby to work on her home and to be there when an insurance adjuster comes.

"How can I be here and there?" she said.

Those who could find hotels weren't out of the woods, either.

Wes Tolliver said he and his family qualified for FEMA assistance when their Hamshire home flooded but couldn't find a hotel on the FEMA list with a room.

They paid more than \$1,000 to stay in a Beaumont hotel for a week, without potable water for several days, he said, paying prices that rose the longer they stayed.

They've got a room now in one of the FEMA-approved hotels in Winnie, through sheer luck - the hotel didn't answer their calls, "but by walking in and asking, we got probably the only room that's opened," he said.

Payne has heard that advice too - "you have to try hotels in person" - but without a car, and with no rental cars available, she can't run from door to door looking for a room.

Shelters throughout the area have closed over the past week, and fewer people are staying in them. Port Arthur, where officials estimated more than 20,000 homes were destroyed, had about 200 people at Thomas Jefferson Middle School on Thursday night.

Watts and Payne are hoping FEMA will provide trailers, but so far, none are available. Egan said the agency is "looking at other options" for temporary housing, and working with the Department of Housing and Urban Development.

"Nothing is set in concrete at this stage. We are keeping all options open," she said.

# Louisiana Helps Texas As It Plans For Harvey Housing Recovery Efforts

Baton Rouge (LA) Advocate

By Elizabeth Crisp September 11, 2017

Temporary housing programs were met with mixed reviews after historic floods swept Louisiana last year, and now leaders are sharing their lessons learned with Texas as it sets out on its recovery from Hurricane Harvey.

Will Rachel, deputy director of the Governor's Office of Homeland Security and Emergency Preparedness, is traveling to Texas to assist the state as it develops plans for ensuring that thousands of people whose homes were damaged or destroyed in Harvey will have housing options in the coming weeks.

It's too early to say whether Texas will opt to implement its own version of the contentious Federal Emergency Management Agency-funded Shelter at Home program that Louisiana created after the floods or how many manufactured housing units FEMA may deploy to the state.

Gov. John Bel Edwards' deputy chief of staff Richard Carbo said Shelter at Home is one of the programs that Louisiana is providing insight into and that Louisiana can share what it learned to help Texas make any helpful improvements to it. About 10,600 people took part in Shelter at Home.

"I think there are some agencies that were impressed with the Shelter at Home program," Carbo said. "It was a good program."

Edwards has long defended the \$165 million Shelter at Home program as being necessary to address the state's immediate housing needs following the flood.

But the program faced a rocky start as homeowners realized the bare-bones nature of the repairs offered. It still has many detractors – among public officials and disappointed homeowners – who question the price tag for temporary upgrades that often had to be ripped out when homeowners set out on long-term solutions.

Edwards has blamed restrictions on FEMA funding for the temporary nature of what people got from the pricey program.

Officials tried to tamp down early concerns by implementing new steps in the process, including showing homeowners photos of the types of repairs, to set clearer expectations.

Hurricane Harvey slammed ashore in Texas on Aug. 25 and hovered over the state for several days, flooding Houston and the surrounding areas. Now officials are shifting to plans for short-term housing efforts that are needed as shelters begin to close.

People whose homes were most severely damaged likely won't be able to return for months.

Options include hotels and rental homes, which FEMA provides assistance toward, but that puts pressure on the hotel and rental property stock in the area – a problem Louisiana faced after the floods and that prompted the Shelter at Home program's creation last fall.

Louisiana looked to the "Rapid Repairs" program implemented in New York City in Superstorm Sandy's wake in 2012 for Shelter at Home inspiration. Rapid Repairs was hailed as a first-of-its-kind pilot program when it was first introduced, but quickly faced criticism from homeowners who were dissatisfied with the quality of the work.

Edwards has said he had to convince FEMA to go along with the plan because of the threat of a housing shortage in Louisiana and his concerns about people being able to remain in their communities.

Between Harvey-flooded areas of Texas and Hurricane Irma's path of devastation through Florida over the weekend, it's still too early to pin down how many people will need temporary housing as communities rebuild.

The White House said about 700,000 Texas residents had applied for individual assistance as of Monday. Many Florida residents, millions of which were urged to evacuate before Irma's weekend landfall, were only getting the initial view of damage on Monday.

FEMA administrator Brock Long during a recent news conference described the "long process" that Texas is entering.

"If we can't put you back in your home because it's destroyed ... we want to get you out of the sheltering," Long said. "In some cases we have to look at alternative housing solutions. The last resort is to bring in manufactured homes and travel trailers."

"Housing is going to be very frustrating in Texas. We have to set the expectations," he added.

White House homeland security adviser Tom Bossert on Monday also outlined the options that are being reviewed for Texas' immediate housing needs. He didn't directly mention a Shelter at Home-type program but said that some of the options will need to be creative to meet demand. He also alluded to people living in their gutted homes.

"People can stay in their home — it's been flooded — when the drywall is ripped out," he said during the White House press briefing.

Follow Elizabeth Crisp on Twitter, @elizabethcrisp.

# Flood Insurance

# For Many in Houston Without Flood Insurance, SBA Loans Offer a Lifeline

**Houston Press** 

By Joseph Fanelli September 11, 2017

For the victims of Hurricane Harvey without flood insurance, which experts have estimated is as much as 80 percent of Houston homeowners, long-term relief will not come without a price.

FEMA offers disaster assistance grants, but those mostly serve as short-term solutions to help victims quickly return to their homes. Payouts during Hurricane Sandy in 2012 averaged about \$8,000, according to FEMA data.

Tom Bossert, President Donald Trump's national security adviser, said 100,000 homes were destroyed or damaged by Harvey, and CoreLogic, an analytics firm, said total residential damages from flooding are between \$25 billion and \$37 billion.

If homeowners want to completely repair their houses from flood damage, they will likely need to take on debt, an option many have already resorted to. As of Thursday, more than 11,000 people had applied for disaster loans from the U.S. Small Business Administration, the federal agency that provides low-interest loans to victims of natural disasters. Since the start of the storm, the administration has handed out more than \$49 million in loans, according to spokeswoman Carol Chastang, and \$450 million of the \$15 billion appropriated to Harvey relief in a bill passed by the U.S. Senate on Friday will go to the Small Business Administration's disaster program.

As of Monday morning, SBA has approved 1,141 disaster loans for nearly \$104 million). There are currently 9,935 disaster loans being processed.

"This is really big that we've provided this many disaster loans in this short period of time," Chastang said.

The administration is known for handling business loans, but homeowners seeking relief can also borrow up to \$200,000 for repairs to real estate, and renters can receive up to \$40,000. Rates on these loans can be as low as 1.75 percent – college and mortgage loans are typically more than double that – and last from three to 30 years, depending on the borrower's ability to repay the loan.

Of course, paying a bill for repairs later down the line is not ideal for many families.

"All the sudden you're paying a loan on your house along with your mortgage," said Bob Hunter, the director of insurance for the Consumer Federation of America and the former commissioner of insurance for the state of Texas.

Much of the blame for Houston's low flood insurance rate has been placed on the National Flood Insurance Program, which requires residents in 100-year floodplains to buy the insurance but uses outdated maps to determine where people are at risk. In Harris County, 25,000 fewer people have flood insurance now than in 2012, according to data analyzed by the Associated Press. Neighborhoods like Meyerland, Briar Hills and Fleetwood experienced a 500-year flood during Harvey.

Consumers across the country, though, typically don't opt into low-probability, high-cost insurance policies because they make two mistakes, said Hunter, the insurance expert. The first is the fallacy of invincibility – that my house is positioned higher than my neighbor's and will be okay compared to everybody else's. The second is the misconception that disaster relief will cover any and all damages. Nationally, only about 12 percent of homeowners have flood insurance, according to the Insurance Information Institute.

"People don't have earthquake insurance with houses on fault lines," he said.

The result of this insurance gap is people scrambling for help. Chastang from the Small Business Administration said the agency has approved 541 disaster loans and is processing about 6,800 at the moment. She said the discrepancy between applications and approvals is due to the sheer volume of requests as well as the number of people who apply for a loan and ultimately decline to pursue it further.

Congress appropriated \$3.3 billion to the Small Business Administration for the 2017 fiscal year and Chastang said the agency will be fine as more and more applications stream into the agency.

"We are prepared for this," Chastang said. "[We are] prepared for the long-term recovery of areas affected by Harvey."

# With federal flood insurance, corporations get a third of premiums and taxpayers get the bill

Consumer Affairs
By Amy Martyn
September 11, 2017

As uninsured victims of Hurricane Harvey face potential financial ruin, the federal government is urging Americans to buy flood insurance while they can. But even policy-holders may be in limbo as flood insurance becomes unsustainable and gets scrutinized by Congress. Flood insurance is not like homeowner's insurance, because after a disaster, flood insurance sticks taxpayers rather than insurers with the bill.

The National Flood Insurance Program, as federally-backed flood insurance run by FEMA is called, is now deeply in debt, so much so that FEMA purchased its own insurance policy last January to cover Americans' flood claims. For the price of \$150 million, FEMA was promised catastrophic coverage to the tune of...\$1 billion, a fraction of what either Hurricane Katrina or Superstorm Sandy cost taxpayers. Largely due to payouts from those two storms, FEMA now owes \$24 billion to the US treasury.

FEMA secured its relatively meager \$1 billion flood coverage plan through a group of 25 "reinsurance companies," or mega-insurance companies in the business of selling insurance to regular insurance companies. Home insurers like Allstate purchase their own reinsurance to cover the massive amount of damages they must pay consumers after a major disaster.

Naturally, the reinsurance industry says that FEMA made an excellent business decision. "I commend FEMA for creating the NFIP reinsurance program and the financial protections it will afford taxpayers," Frank Nutter, president of the Reinsurance Association of America, said in a news release after the sale, describing FEMA's purchase of reinsurance coverage as a "significant milestone."

People like Bob Hunter, a former Texas insurance commissioner who now works for a consumer watchdog organization, are less convinced that FEMA's reinsurance plan will benefit flood victims or taxpayers. "It might, but not much I don't think."

A "comeback year"

Superstorm Sandy, the Category 3 storm that rattled the East Coast in 2012, was one of the costliest storms in United States history, but private insurers had grown accustomed to more intense storms over the years and were prepared. Berkshire Hathaway "shot the lights out" in 2012, CEO Warren Buffett told shareholders. State Farm saw its profits quadruple that year. Traveler's insurance ended 2012 with its share values up 8 percent from the year prior. "Across the industry, 2012 was a comeback year for insurers despite enormous losses from Hurricane Sandy," reported an industry publication.

The private insurers who offer flood insurance do so through FEMA's National Flood Insurance Program, specifically the program's Write Your Own policy, which allows carriers to write policies and collect fees without being responsible for pay-outs. The reason for that is fairly straight-forward. Though the insurers were exposed to millions of dollars worth of claims for damage caused by wind, hail, and other natural factors, they largely avoided having to pay for damage caused by flooding itself. That's because most

Americans do not have flood insurance and most insurers do not offer it. And even when Americans do have flood insurance through a private carrier, the burden of paying out claims still largely falls on the federal government.

"The companies that participate in the National Flood Insurance Program don't bare any financial risk. They get a servicing fee for administering the program. It's the federal government that bares the risk," Don Griffin, a vice president at the industry trade group the Property Casualty Insurers Association of America, tells ConsumerAffairs.

A fee on premiums

Insurers historically regarded flood insurance as a money pit and didn't offer it. Recognizing the need for Americans to be protected, the federal government began subsidizing flood coverage in the 1960s. Under the Write Your Own system, private insurers can collect thirty percent of the premium dollars consumers pay to the federal government. Insurers collect an additional 1.5 percent fee for writing claims after a flood.

The rest of the premiums go to a general pot that, in theory, is supposed to cover every flood victim's claim after a storm. But a \$24 billion hole in that pot indicates that the system clearly isn't working, raising questions about where the money is going.

Photo

Flood waters in New York following Hurricane Sandy. Photo (c) MISHELA - Fotolia

A PBS investigation last year found that insurers earned a total of \$400 million in profits after Superstorm Sandy. At the same time, people who were protected with flood insurance told the station that their claims were denied or short-changed.

Insurers counter that the fees they collect on premiums and claims go toward expenses like paying insurance agents and contractors. "So the overall number that they get is much lower. It's not a very profitable line of business," says Don Griffin, with the insurance industry trade group. He argues that more companies would offer flood insurance if it was profitable. Only 68 home insurers out of an estimated 1300 on the market participate in the federal flood program.

The market leaders

Wright Flood Insurance, a Florida-based subsidiary of the Wright Insurance Group, is the rare American insurer in the business of flood insurance and only flood insurance. The company has grown to become the largest provider of flood insurance in the federal marketplaceand sells both federal flood insurance and excess flood insurance, in which private insurers offer consumers additional flood coverage and pay out of their own pockets for the damages.

"At Wright Flood our roots in federal flood insurance date to the very beginning of the flood program," the company's biography says.

Brown & Brown, one of the largest insurance companies in the world, purchased Wright and its flood subsidiary for \$600 million in 2014. In an annual report, the corporation portrays flood insurance as a business with little to no risk. Brown & Brown says that all basic flood coverage is backed by the federal government, and excess policies are backed by a reinsurance company.

A spokesman for Wright Flood tells ConsumerAffairs that the company has already paid customers \$20 million for Hurricane Harvey damage. The spokesman, Jeanne Karp with RBB Communications, says that insurers take home a small amount of the 30 percent fee they collect on flood insurance premiums.

"The 30% figure you've referenced is often misinterpreted as a full sum, when it is really a breakdown of components," she says via email. "From that an average of 20% goes to the agents, 2-2.5% toward premium tax, and anywhere from 4-7% in vendor fees."

Assurant, the company best known for providing cell phone insurance, bills itself as the second-largest provider of flood insurance in the federal marketplace. The company, which also provides regular homeowners insurance, reported losing \$250,206 in 2012 due to Superstorm Sandy.

That's a small drop in the \$1.5 million Assurant anticipates it will return to shareholders at the end of 2017. Assurant similarly describes flood insurance as a win-win scenario for insurers. "We also act as an administrator for the U.S. Government under the voluntary National Flood Insurance Program," the company writes to investors, "for which we earn a fee for collecting premiums and processing claims. This business is 100% reinsured to the U.S. Government."

Solutions to flood debt

Lawmakers on both sides of the political aisle agree that the federal government is paying too much to subsidize flood insurance, but they typically say that consumers should carry a bigger burden and pay higher premiums. Expensive flood insurance may discourage people from living in areas that are growing more vulnerable to extreme weather, the thinking goes.

Insurers say they would be open to operating their own, completely private flood coverage to compete with the federally-backed plans. This would relieve taxpayers from paying for flood damage, though critics worry that the private plans would not be sold to consumers who truly need them.

Insurers also point out that the largest servicer of federal flood insurance is technically the federal government. Through a separate program called NFIP direct, an insurance agent connects customers to an NFIP flood insurance plan that is written and administered only by FEMA, not an outside insurer. Still, even under those so-called "direct" plans, insurers still receive a 15 percent chunk of the premiums paid.

"What's not shown in that 15 percent is what the NFIP direct spends on administrative costs," Don Griffin of the Property Casualty Insurers Association says. "The direct program still has administrative costs to write the policy."

# National Flood Insurance Will Help Clean Up After Irma And Harvey. And That's A Problem.

Washington Post
By Logan Strother
September 11, 2017

With Hurricane Irma pounding Florida with historic intensity and Hurricane Harvey leaving unprecedented levels of flooding in parts of Texas, Congress is back in session — and, coincidentally, looking at reauthorizing the National Flood Insurance Program (NFIP). NFIP runs on five-year authorizations from Congress; the current one expires September 30.

Here are the five things you need to know about this perennially problematic policy.

1. What is the National Flood Insurance Program (NFIP)?

NFIP is a program administered by the federal government, now housed in the Federal Emergency Management Agency (FEMA). According to FEMA, the NFIP:

... aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce flood plain management regulations.

#### 2. Most insurance is provided by private firms. Why is flood insurance different?

In 1968, Hurricane Betsy struck the Gulf Coast, killing 76 people and leaving behind more than \$1.5 billion in property damage, which would be more than \$10 billion in 2016 dollars. Virtually none of that was covered by flood insurance — leaving the historic storm to be paid for by relief legislation.

Why? Most private insurers had left the flood insurance market after the historic Mississippi River Flood of 1927. Insurers generally see catastrophe insurance as a bad bet: Premiums that reflect actuarial risk are prohibitively expensive, because the risk pool is concentrated and not large enough to effectively diffuse costs. In an important sense, this is precisely the point: prohibitively expensive insurance (or the inability to get insurance at all) should have encouraged people not to move to, build or invest in flood-prone areas.

But at the time, a number of policymakers and observers argued that the lack of private-sector flood insurance was a market failure — and should be corrected by the government. As a result, Congress enacted the National Flood Insurance Act of 1968, which was intended to make affordable flood insurance available to those who need it. Because of the actuarial problems just mentioned, however, the only way to make insurance affordable was to subsidize premiums.

#### 3. Has NFIP been successful at achieving its goals?

It has not. NFIP has a unique policy history of failing to deliver on its stated goals. It routinely runs large deficits because few of those who need it buy it; those who do pay steeply subsidized premiums.

Worse, NFIP actually creates incentives for people to move to and invest in flood-prone areas, increasing the number of properties likely to be flooded. A huge fraction of the program's payouts have gone to the same properties over and over again; NFIP calls these "Repetitive" and "Severe Repetitive Loss Properties." That's precisely because the policy actually subsidizes rebuilding — and offers no incentive to relocate out of flood zones.

So why does NFIP subsidize premiums, if that causes deficits? The idea is that offering discounted rates and making up the difference with tax dollars will encourage the customers who need it to actually buy it. Unfortunately, NFIP fails at even this goal.

That's in part because most people do not have a thorough understanding of their property's flood risk. For instance, many people think that if they live behind levees, they are safe from flooding and thus don't need insurance. The flood risk maps that NFIP uses to calculate flood risk are badly out of date.

What's more, flood policy experts have begun to realize many people forego insurance in part because of Congress's implicit promise that it will deliver humanitarian relief after any major disaster.

As a result, a very small percentage of those at risk actually have flood insurance. Take Harris County, Tex., where Houston is situated — only 80 feet above sea level, in a hurricane zone — where only about 15 percent of its structures are covered by flood insurance. Nationwide, market penetration hovers around 50 percent of properties in 100-year flood plains. Even in very high-risk areas, such as New Orleans and South

Florida, penetration rates typically range from just over 50 percent down into single digits. Low participation rates means the risk pool remains too small to absorb losses from major flood events.

#### 4. Why doesn't Congress fix NFIP?

Congress has tried to improve NFIP from time to time over the last 50 years. Major floods almost always lead to small adjustments, usually aimed at getting more at-risk property owners to buy it.

In a recent article, I argue that Hurricane Katrina made NFIP's biggest problems too big to ignore, leading Congress to pass a far-reaching reform called the Biggert-Waters Act of 2012. Biggert-Waters phased out subsidies for all properties and eliminated them for repetitive loss properties, took steps to educate the public about flood risk, all new policies would reflect actuarial risk, provided funds to update flood risk maps and more.

But only 14 months later, Congress passed the Homeowner Flood Insurance Affordability Act of 2014, which undid most of the Biggert-Waters reforms by reviving subsidies, increasing deductibles and the like.

Why? The passage of the Biggert-Waters Act made flood policy highly salient: The news media gave a fair amount of attention to the fact that the end of subsidies would make insurance much more expensive for individual property owners. At-risk owners — many from relatively affluent coastal areas — lobbied Congress to keep flood insurance "affordable."

In Congress, electoral incentives matter a lot. As political scientist R. Douglas Arnold famously put it, the "first law of congressional behavior" is "never impose costs on one's constituents that might be traced to one's own individual actions" — and which might jeopardize chances for reelection. When few people were paying attention to flood insurance, Congress could alter the policy relatively freely. But once the policy changed and voters saw what would happen to their costs, members changed their tune. Those voters are dispersed more widely through the country than you might imagine, along every river and big stream in the country, in addition to the coasts.

In short, Congress reversed course because enough of them were unwilling to make voters unhappy by forcing them to pay for their real flood risks.

#### 5. So what now?

Unfortunately, there's no easy answer. Subsidized premiums and post hoc disaster aid shift flood risk from individual owners to taxpayers at large and encourage development in flood-prone areas. After disasters, people rebuild right back in these areas, making the next major loss inevitable.

NFIP could be designed to discourage people and businesses from living and building in flood zones — and to help with the costs for those who are flooded nevertheless.

Many of the reforms in Biggert-Waters were aimed at precisely that goal. But many people want the NFIP to make flood insurance "affordable." And so Congress will almost certainly continue kicking the NFIP can down the road.

Logan Strother is CKF postdoctoral fellow and a visiting scholar in the Program in Law and Public Affairs at Princeton University.

## **Emmett: All Options On Table To Improve Flood Control After Harvey**

**Houston Chronicle** 

By Mihir Zaveri September 11, 2017

As the Houston area continues the process of recovery from Tropical Storm Harvey's widespread destruction, Harris County Judge Ed Emmett on Monday called for a sweeping reexamination of the region's flood control strategy.

Emmett outlined a series of options that likely would require an investment of billions of dollars, including building a new reservoir on the county's northwest side and one or more levees.

He said the county would need to reexamine the hydrology of the region, and explore options for further regulating the booming development that has made Harris County one of the fastest-growing in the nation.

Emmett, a Republican, said three 500-year rainfall events in the last two-and-a-half years – Memorial Day in 2015, Tax Day in 2016 and now Harvey – increase the pressure on the county, state and federal leaders to act.

"You got to say, 'We're in a new normal so how are we going to react to it?" he said. "That means a lot of projects."

Emmett said all options need to be on the table after Harvey unleashed the fiercest storm the region has ever seen, flooding upwards of 136,000 homes and structures, killing more than 70 people and inflicting billions of dollars' worth of damage to roads, bridges and other public infrastructure.

# FEMA flood maps missed past damage near Houston

Science and Technology

By Jade Boyd-Rice September 11, 2017

FEMA maps used to assess flood risk created may have failed to accurately reflect the risk to Houston, Texas suburbs in the event of major storms.

An analysis of flood claims in several southeast Houston suburbs from 1999-2009 found that the Federal Emergency Management Agency's 100-year flood plain maps—the tool that US officials use to determine both flood risk and insurance premiums—failed to capture 75 percent of flood damages from five serious floods, none of which reached the threshold of a 100-year event.

The research by hydrologists and land-use experts appeared in the journal Natural Hazards Review just days before Hurricane/Tropical Storm Harvey inundated the Houston region and caused some of the most catastrophic flooding in US history.

"The takeaway from this study, which was borne out in Harvey, is that many losses occur in areas outside FEMA's 100-year flood plain," says study coauthor Antonia Sebastian, a research associate at Rice University's Severe Storm Prediction, Education and Evacuation from Disasters (SSPEED) Center and a postdoctoral researcher at Delft University of Technology in the Netherlands.

"What we've tried to show, both with this study and several others, is that it is possible to do better," says lead author Russell Blessing, a Texas A&M-Galveston graduate student with joint appointments at the SSPEED Center and Texas A&M-Galveston's Center for Texas Beaches and Shores. "There are innovative computational and hydrological tools available to build more predictive maps."

In the new study, Blessing, Sebastian, and coauthor Sam Brody, a professor of marine sciences at Texas A&M-Galveston, director of the Center for Texas Beaches and Shores, and a SSPEED Center investigator, examined the Armand Bayou watershed in southeast Harris County. Armand Bayou's 60-square-mile watershed includes portions of Houston, Pasadena, Deer Park, La Porte, and Taylor Lake Village, as well as unincorporated portions of Harris County.

Hurricane Harvey caused some of the most catastrophic flooding in US history last month. A new study of flooding between 1999-2009 in several southeast Houston suburbs found that FEMA's 100-year floodplain maps failed to capture 75 percent of flood damages from five storms, none of which reached the threshold of a 100-year event. (Credit: Jeff Fitlow/Rice)

Five major rain events occurred in the study area between 1999-2009. They were Hurricane Ike (2008), Tropical Storms Erin (2007) and Allison (2001), and two rainstorms that caused flooding in 2006 and 2009. Hydrologists often characterize rain events and flooding events with a statistic known as "return interval." A 100-year flood has a 100-year return interval, but Blessing says that does not mean such a storm is only expected to occur every 100 years. Rather, it means there is a 1-in-100 chance, or a 1 percent chance, that the event will occur in any given year. Thus, a 50-year event would have a 2 percent chance of occurring each year, a 10-year event would have a 10 percent chance, and so on.

Brody says one problem with FEMA's 100-year flood plain maps is that they assume that flooding will only take place in one dimension, that is, either downstream or upstream, and not perpendicular to the channel. "That assumption doesn't hold when you're in really low-lying areas, like Armand Bayou or other coastal watersheds that are very flat," he says. "When flooding rain accumulates in these areas, it can flow in just about any direction depending upon how high it gets."

#### Sharing your photos could improve flood warnings

Another issue with FEMA's maps is their lack of granularity. Brody and Blessing says the type of soil (such as clay versus sand) and the way land is used (such as a concrete parking lot or a school playground) have significant impacts on flooding, and FEMA's models often use a single classification for entire neighborhoods or groups of neighborhoods. In so doing, they miss out on small-scale features that can significantly affect flooding.

Sebastian says focusing on 100-year events is also problematic because short, intense rainfall events that don't meet the 100-year threshold can still cause serious flooding.

"In Armand Bayou, a 100-year rainfall event is one that drops 13.5 inches of rain in a 24-hour period," she says. "In reality, we also experience much more intense rainfalls in less time. So, for example, when it rains 6 inches in two or three hours, it can also cause serious flooding."

#### Why disaster recovery shouldn't overlook domestic violence

In several other studies, including a number that examined flooding in the Clear Creek watershed, Blessing, Brody, Sebastian, and SSPEED colleagues have shown that other approaches, like distributed hydrologic modeling and probabilistic flood plain mapping, can be far more predictive of flood damages and flood risk.

The National Science Foundation supported the research. The findings and opinions reported are those of the authors and are not necessarily endorsed by the funding organizations or those who provided assistance with various aspects of the study.

Source: Rice University

### Volunteers/Donations/Charities

# American Red Cross to provide \$400 through immediate assistance program

KTRK-TV, Houston

By Marla Carter September 11, 2017

HOUSTON, Texas -- The American Red Cross is providing some financial assistance for those impacted by Hurricane Harvey.

With the Immediate Assistance Program, people who were directly affected by the storm can receive \$400.

"Thanks to our generous donors, the American Red Cross will be providing financial assistance to Texas households that were severely impacted by Harvey and need help taking care of emergency needs," a Red Cross spokeswoman said.

Across the area, there are many people in need of assistance.

Jerry Henderson says he's fortunate.

"I got in touch with FEMA the day of the storm," said Jerry Henderson.

While he was forced to evacuate, once the water receded he saw that the damage to his home wasn't too bad.

However the bills started adding up. He owes \$1,000 for his hotel stays and then there's two cars that go damaged.

Henderson is an Iraqi war veteran and on a fixed income. Both he and his wife are battling cancer, so the budget is tight. He said he needed help, so he asked for it.

First, he was on the phone with the SBA and then Red Cross.

"I called back the Red Cross, then the Red Cross gave me another place to call," he said.

Henderson said he got the run around. He's concerned other families are too and that's frustrating, he said, especially since people have donated millions of dollars to help.

Meanwhile, hundreds of others in need of help stood in line at Walmart stores across the metro on Monday. They were trying to get \$400 in assistance from the Red Cross.

"So far we've proceed over 37,000 applications but once the word got out, everybody got on at once," said Charles Blake, with the American Red Cross.

The assistance from Red Cross will include:
Primary residence was severely impacted by Harvey.
Household is in need of emergency assistance.
Household was displaced by the impact of Harvey.
The assistance is available to residents in the following counties:
Aransas
Austin
Bastrop
Bee
Brazoria
Calhoun
Chambers
Colorado
DeWitt
Fayette
Fort Bend
Galveston
Goliad
Gonzalez
Hardin
Harris
Jackson
Jasper
Jefferson

Karnes
Kleberg
Lavaca
Lee
Liberty
Matagorda
Montgomery
Newton
Nueces
Orange
Polk
Refugio
Sabine
San Jacinto
San Patricio
Tyler
Victoria
Walker
Waller
Wharton
s of Sept. 8, the American Red Cross has served more than 1.2 million meals and snacks with their

partners and distributed more than 246,000 relief items.

\$0.91 of every dollar the Red Cross spends for this disaster will go to help people affected by Harvey.

Go to the Red Cross website to register. The program is open through Oct. 10.

The Red Cross released a statement Monday saying, "We are experiencing high demand, and ask that people please try again tomorrow."

## **Incarnate Word Academy Students Help Hurricane Victims**

Corpus Christi (TX) Caller-Times

September 11, 2017

Incarnate Word Academy students sprung into action to help victims of Hurricane Harvey.

Several student organizations, including the High School Level's National Honor Society, Student Council, and athletic sports teams, collected donations to assist Rockport, Port Aransas, and other communities.

Within days, the High School Level foyer was jam-packed with cases of bottled water, nonperishable foods, hygiene products, and many other everyday necessities to be given to displaced individuals.

High School NHS members loaded the items into trailers and school buses to be transported to Coastal Bend communities.

"For me, it's just so nice to see how big of a heart the whole IWA community has," IWA senior and NHS member Amille Bottom said. "It's so wonderful to see everyone pitching in to help out the community and to help others."

Several High School Level students helped clean up debris left at St. Joseph's Catholic Church in Port Aransas.

The High School Level's Lady Angel basketball and volleyball teams visited Our Lady of Refuge Catholic Church in Refugio to drop off donations, help unload other donors' vehicles, and sort through donations. The same day, High School Level Student Council members as well as a few IWA graduates visited multiple homes in Rockport to help individuals clean up piles of debris.

### Opinion

# Column: Texas Begins Long March Toward Recovery From Hurricane ...

Austin (TX) American Statesman

By Ed Sterling September 11, 2017

As contaminated waters receded and mountains of debris from flooded homes and ruined belongings grew last week, a picture of post-hurricane Texas developed and the process of weighing impacts to lives, property and infrastructure began.

Gov. Greg Abbott delivered a series of announcements and proclamations related to catastrophic flooding and wind damage brought by Hurricane Harvey to more than 50 Gulf Coast and inland counties in late August and early September.

On Sept. 7, Abbott thanked Congress for passing a \$15.3 billion hurricane relief package and called the bipartisan action "an encouraging sign."

On Sept. 9, Abbott wrote to EPA Administrator Scott Pruitt, expressing support for a request by the Texas Water Development Board to streamline federal funding for flood and water infrastructure projects related to Hurricane Harvey. The board administers EPA's state revolving funds, which will be used to repair and rebuild water, wastewater and storm water systems in communities affected by Harvey.

Also on Sept. 9, Abbott and Texas A&M University System Chancellor John Sharp, who heads the newly created Governor's Commission to Rebuild Texas, met with Beaumont officials along with leaders of many state agencies. It was the first stop in a three-city, five-day trip to discuss the devastation caused by Hurricane Harvey and get input on how the commission can assist in the rebuilding and recovery effort.

The Texas Department of State Health Services on Sept. 6 announced the launch of FEMA-assisted mosquito control measures over the Hurricane Harvey-stricken counties of Refugio and Bee.

Areas of standing water may increase the number of mosquitoes capable of spreading diseases such as the West Nile and Zika viruses, the DSHS said.

Texas Attorney General Ken Paxton praised a decision Sept. 5 by the U.S. Court of Appeals for the 5th Circuit to uphold the state's voter identification law that was blocked last month by a Corpus Christi federal district court.

A three-judge panel of the Fifth Circuit voted 2-1 to overturn an injunction granted by the lower court. The ruling, Paxton said, means that an interim court remedy is in place for 2017, preserving the requirement of an ID while allowing those without an accepted ID to vote by signing a sworn declaration stating that they have a reasonable impediment to obtaining one.

Furthermore, Senate Bill 5, a law passed by the Texas Legislature this year amending the voter ID law to comply with a prior 5th Circuit ruling, takes effect in 2018, Paxton said. Paxton echoed the U.S. Department of Justice, saying the new law "eradicates any discriminatory effect or intent" and expands voter identification options.

Attorney General Paxton on Sept. 5 applauded President Donald Trump's decision to phase out within the next six months the Deferred Action for Childhood Arrivals program created by President Barack Obama in 2012.

DACA granted lawful presence and work permits to nearly 800,000 people who were brought to the U.S. as children by foreign nationals. President Trump left it to Congress to pass a law by March 5, 2018, that would allow affected individuals to continue residing in the U.S.

Texas Comptroller Glenn Hegar last week released the total of state revenues collected during the fiscal year that began Sept. 1, 2016, and ended Aug. 31, 2017. Hegar also posted a state revenue report for the month of August.

Sales tax revenue for the year was \$28.9 billion, 0.3 percent ahead of the \$28.8 billion projected in the January biennial revenue estimate, and general revenue-related revenue was \$52.3 billion, or 1.2 percent ahead of the projection of \$51.7 billion. State sales tax revenue for the month of August totaled \$2.48 billion, 0.9 percent less than in August 2016, he said.

Also, Hegar reported that Texas' "all funds" tax collections for fiscal year 2017 came to \$49.6 billion, or 0.2 percent less than his \$49.7 billion projection, and all funds revenue totaled \$111.2 billion, or 1.4 percent less than his \$112.8 billion projection.

Comptroller Hegar on Sept. 7 announced his office would send cities, counties, transit systems and special purpose taxing districts \$668.3 million in local sales tax allocations for September, an amount 6.2 percent more than the Office of the Comptroller distributed in September 2016.

Allocations are based on sales made in July by businesses that report tax monthly.

– Ed Sterling is director of Member Services for the Texas Press Association.

# Ray Perryman, Board Of Contributors: Harvey Damage To Gulf Coast May Exceed Katrina, Sandy Combined

Waco (TX) Tribune-Herald By Ray Perryman September 10, 2017

Hurricane Harvey has affected lives across the state and nation. The catastrophic storm not only caused significant damage when it made landfall near Corpus Christi but has also gone down in history as the wettest ever in the continental United States with devastating flooding in and around Houston. Destruction of homes and businesses is causing further distress. The human suffering is of paramount importance. Emotional losses are enormous.

The economy has clearly been affected. Although the floodwaters have now largely receded, it will be some time before the full extent of damage can be measured. It is, however, widely recognized that the cost will exceed those of Hurricane Katrina, which had been the costliest storm to date. Time will be required for repair of buildings and infrastructure. The loss of business activity will be substantial.

Damages associated with Harvey are expected to be higher because of the intensity of the storm and the significantly larger population affected. The region's critical role in our nation's energy industry and associated supply chains further increases the effects of the storm. The best available, most recent estimate from AccuWeather indicates the damage caused by Harvey could be as high as \$190 billion (property loss and near-term business interruption), making it equal to the cost from Hurricanes Katrina and Sandy combined. This estimate is obviously preliminary and it will be months before a clear picture can be obtained. Texas has requested between \$120 billion and \$150 billion in federal aid, an amount which is in keeping with this estimate.

Damages are only a part of the economic implications. Any economic stimulus, positive or negative, leads to additional responses and multiple rounds of business activity. Business operations have been interrupted, causing lost revenue and profits even beyond damage to facilities. In many cases, these revenues cannot be recouped. Productivity has also been affected as workers are absent due to problems with their homes and property or less effective on the job as they deal with those issues. According to our calculations, even a 10 percent drop in productivity for two months in the immediate and directly affected areas could bring a loss of almost \$3 billion in gross product.

On the other hand, the act of repairing buildings and infrastructure damaged by wind and water leads to an increase in spending in the construction sector. Suppliers of the goods and services who must get things back to normal will see additional opportunities due to Harvey. Replacing personal items, vehicles, furniture and everything else will increase retail activity in the region. These benefits partially offset overall losses.

To offer an initial quantification of possible outcomes, we analyzed the potential economic impact of a storm of Harvey's magnitude on overall economic activity. Based on this, we estimate that when multiplier effects and various positive and negative aspects of the economics of the storm are considered, the impact of Hurricane Harvey could include losses to the U.S. economy (which would be observed over an extended period of time) of \$145 billion in real gross domestic product (constant 2009 dollars), \$95.9 billion in real personal income and more than one million person-years of employment.

The bulk of the impact falls on Texas and Louisiana, with Texas seeing losses of \$110.3 billion in real gross state product, \$73 billion in real personal income and 771.6 thousand job years when multiplier effects are considered. Losses in Louisiana over time are estimated at \$8.7 billion in real gross state product, \$5.7 billion in real personal income and 60.8 thousand job years.

These values represent about 7 percent of the annual output and income levels of Texas. However, they don't happen all at once but will instead be felt irregularly over an extended period. The effect on the Texas economy is clearly significant but, even so, not likely to derail the state's long-term pattern of growth for a significant period of time. The underlying forces driving regional growth have not been fundamentally altered. The pace of recovery will depend on many factors, some related to public policy responses in a difficult legislative environment. In the end, however, the Gulf Coast economy will resume its expansionary path.

Ray Perryman is an economist and president and CEO of The Perryman Group, an economic research and analysis firm based in Waco. He was selected as the 2012 Texan of the Year by the Texas Legislative Conference.

# Texas motto could be: 'I have a bass boat and I'm coming for ya'

Kansas City Star By Sherry Kuehl September 11, 2017

Right now, you have to love Texas. Hurricane Harvey was an almost unprecedented force of nature, but Texas is also a force to be reckoned with. I know this because I'm a Texan and I was brought up to believe in God, Texas and that nothing is better than Texas.

As a child Texas history was a mandatory class and was taught before American history because as our teacher repeatedly told us, "It's more important." A state flag is a de rigueur wedding present (and explains why you see more Texas than American flags swaying in the humid breeze) and for anyone that slinks out in the dark of night to abandon Texas to go to an out-of-state college the conventional wisdom is 1) It's a shame you didn't get into the University of Texas and 2) Don't worry you'll be back.

When I left the state to pursue a job in California my mother's parting words were, "Never forget you're a Texan."

At the time, I thought my mom was being overly dramatic, but now that I'm a parent, I've said that to my children numerous times and it's usually met with an eye roll or a muttered, "Yeah, like you're ever going to let that happen."

The truth is if you hail from the Lone Star state, hubris is a birthright. You're born being told that you're special solely because you're a Texan. I know this is delusional and totally illogically, but Texas folks don't let rational thinking get in the way of just about anything.

This is why you should never tell a Texan they can't do something. The second commandment of being a Texan is that you never waste time asking for permission when you can always pray for forgiveness.

I believe this combo platter or hubris and obstinacy is one of the primary reasons the state has been so impressive in how they've handled their disaster relief. Texans didn't wait for permission or a plan. They didn't wait to see what the feds were up to nor did they expect anyone from up North to rescue them.

Texans just did it. The new state motto should be "I have a bass boat and I'm coming for ya". Neighbors helped neighbors.

Companies large and small were in it to win it. You had the mega grocery store chain HEB (pretty much considered God-tiered in Texas) coordinating relief logistics so efficiently that they should teach a master class to FEMA. Then there was the dude with a mattress company that just opened his doors and said, "Y'all come on it."

The one thorn in this saddle of awesome, though is Houston's super church pastor Joel Osteen. I was flabbergasted he didn't do the neighborly thing and open up his church, (the former Compaq Center which can accommodate almost 17,000 people) when the flooding started. I even had to Google if he was indeed a true Texan. I was hoping he was a transplant because that might explain his behavior.

I was horrified to discover that he's a life-long Houstonian. WTH? And his lame excuse that he was waiting to be asked to open his church as a shelter – please.

It's all so very, well, un-Lone Starry. Seriously, what Texan waits for instructions from anyone except their mama? Talk about squatting on your spurs. There's even been talk of starting a petition to have Osteen dishonorably discharged from the state for conduct unbecoming to a Texan and have him escorted from the premises via a herd of stampeding Longhorn.

But enough about that. Instead let's focus on the wonder of the human spirit. Here's a Texas-size shout-out to good people who did the right thing come hell or high water.

## **Social Media**

#### **FEMA Conversation**

- A local Houston news outlet post informing residents that three new FEMA <u>disaster recovery centers</u> will be opening is receiving negative responses from local residents expressing their frustrations with assistance denials.
  - O Survivors are overall <u>upset with FEMA</u> because of the distance of the Disaster Recovery Centers and unclear on what type of assistance they will receive.
- A major news outlet article stating that the <u>Christian and non-profit organizations have outdone FEMA</u> and provided the majority of relief to survivors is receiving a mix of agreeance and non-agreeance reactions from survivors and the public.
  - o The article does explain the relationship between FEMA and church-based groups.
  - o The public seems to be mostly basing their responses off of the headline than actually reading the article.

- A major news outlet article <u>discussing the \$135 million dollars in FEMA funds</u> disbursed to the Texas Governor Greg Abbott to help with clean-up in the Houston and Harris area is receiving a mix of positive and negative responses from survivors.
  - O Survivors are expressing that they feel that their area is not being included in assistance from both federal and local government officials.
  - o South Texas survivors feel that Houston and the Gulf Coast area is receiving the majority of assistance and attention.

#### **Recovery:**

 As of today at 1000 ET Galveston District, U.S. Army Corps of Engineers announced that FEMA <u>Disaster Recovery Centers have been opened</u> in Katy, Baytown, & Houston.

#### Rumors/Misinformation:

- The Beaumont Police Department posted at 1430 ET today letting their community know that **FEMA does not require a sign on debris** forbidding trash removal services.
- o He confirms that all FEMA needs is a photograph and documentation of the loss/damage property.

#### **Public Perception**

- O A local news outlet article discussing <u>Bayton County teachers overcoming the challenges</u> of returning to school after Harvey is receiving a lot of positive reactions and engagement from both local and non-local residents.
- A major news outlet article is receiving low but moderate concerned reactions and engagement from the public discussing an <u>Oil and chemical spill</u> from a dozen of industrial facilities caused by Harvey.
- Moderate conversation continues on finding homes for animals displaced due to the hurricane.
   (Example 1) (Example 2) (Example 3)